

Information to identify the case:

Debtor 1: **Jonathan A. Baluyot**
First Name Middle Name Last Name

Debtor 2: **Maria Helen Manalo–Baluyot**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: District of New Jersey

Case number: **21-19132-RG**

Social Security number or ITIN: xxx-xx-4875
EIN: _____

Social Security number or ITIN: xxx-xx-2456
EIN: _____

Date case filed for chapter: 7 11/29/21

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Jonathan A. Baluyot	Maria Helen Manalo–Baluyot
2. All other names used in the last 8 years		aka Mariahelen Baluyot
3. Address	16 Hope Street Nutley, NJ 07110	16 Hope Street Nutley, NJ 07110
4. Debtor's attorney	Ralph A Ferro Jr Ralph A Ferro, Jr, Esq Law Offices 66 East Main Street, 3rd Floor Little Falls, NJ 07424	Contact phone 973-200-0988 Email: ralphferrojr@msn.com
5. Bankruptcy trustee	Jeffrey Lester Braverman & Lester 374 Main St. Hackensack, NJ 07601-5897	Contact phone (201) 487-5544

For more information, see page 2 >

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 11/30/21
7. Meeting of creditors	January 3, 2022 at 09:30 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise.	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 3/4/22
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 6

United States Bankruptcy Court

District of New Jersey

In re:

Jonathan A. Baluyot

Maria Helen Manalo-Baluyot

Debtors

Case No. 21-19132-RG

Chapter 7

District/off: 0312-2

User: admin

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Date Rcvd: Nov 30, 2021

Form ID: 309A

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Jonathan A. Baluyot, Maria Helen Manalo-Baluyot, 16 Hope Street, Nutley, NJ 07110-3120
519448733	+ American Coradius Intl, 2420 Sweet Home Road, Ste 150, Amherst, NY 14228-2244
519448734	+ Apple Card GS Bank, Lockbox 6112, Box 7247, Philadelphia, PA 19170-0001
519448738	+ CMRE Financial Services, Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753
519448737	+ Capital One Bank/Walmart, Box 4069, Carol Stream, IL 60197-4069
519448743	+ Emergency Assoc of Montclair, 66 West Gilbert Street, Red Bank, NJ 07701-4947
519448744	+ Excelcare Medical Assoc, Box 42964, Philadelphia, PA 19101-2964
519448746	+ Hackensack Health Mountainside, Box 841169, Dallas, TX 75284-1119
519448747	+ In Network Dental, 187 Chestnut Street, Nutley, NJ 07110-4320
519448749	+ Janna Baluyot, 16 Hope Street, Nutley, NJ 07110-3120
519448750	+ LCA Collections, Box 2240, Burlington, NC 27216-2240
519448751	+ Lending Club Bank, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519448753	+ Magnacare, 1600 Stewart Avenue, Suite 700, Westbury, NY 11590-6663
519448756	+ Montclair Hospital, LLC, 1 Bay Avenue, Montclair, NJ 07042-4837
519448758	+ NJ Higher Education Assist, 4 Quakerbridge Plaza, Trenton, NJ 08619-1241
519448761	+ PNC Bank, 300 Fifth Avenue, Tower of PNC Plaza, Pittsburgh, PA 15222-2401
519448762	+ Quest Diagnostics, Box 7306, Hollister, MO 65673-7306
519448763	+ Remex, Inc., 307 Wall Street, Princeton, NJ 08540-1515
519448764	+ Select Portfolio Servicing, Box 65250, Salt Lake City, UT 84165-0250
519448772	+ TD Bank, NA, Box 1448, Greenville, SC 29602-1448
519448773	+ Venmo, 117 Barrow Street, New York, NY 10014-2826

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ralphferrojr@msn.com	Nov 30 2021 20:30:00	Ralph A Ferro, Jr, Ralph A Ferro, Jr, Esq Law Offices, 66 East Main Street, 3rd Floor, Little Falls, NJ 07424
tr	EDI: BJLESTER.COM	Dec 01 2021 01:33:00	Jeffrey Lester, Braverman & Lester, 374 Main St., Hackensack, NJ 07601-5897
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 30 2021 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 30 2021 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519448732	+ EDI: GMACFS.COM	Dec 01 2021 01:28:00	Ally Financial, Box 380901, Bloomington, MN 55438-0901
519448735	+ EDI: TSYS2	Dec 01 2021 01:33:00	Barclays Bank, Box 8803, Wilmington, DE 19899-8803

District/off: 0312-2

User: admin

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519448736	+ EDI: CITICORP.COM	Dec 01 2021 01:33:00	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519448739	+ EDI: WFNNB.COM	Dec 01 2021 01:33:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
519448740	EDI: WFNNB.COM	Dec 01 2021 01:33:00	Comenity Bank/VS, Box 659728, San Antonio, TX 78265-9728
519448741	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 30 2021 20:52:11	Credit One Bank, Box 98872, Las Vegas, NV 89193-8872
519448742	EDI: DISCOVER.COM	Dec 01 2021 01:28:00	Discover Financial Services, LLC, Box 15316, Wilmington, DE 19850-5316
519448752	+ EDI: CITICORP.COM	Dec 01 2021 01:33:00	Macy's, 9111 Duke Blvd, Mason, OH 45040
519448745	EDI: PHINAMERI.COM	Dec 01 2021 01:33:00	GM Financial, POB 1181145, Arlington, TX 76096
519448748	EDI: IRS.COM	Dec 01 2021 01:33:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
519448754	+ EDI: DAIMLER.COM	Dec 01 2021 01:33:00	MB Financial Services, Box 961, Roanoke, TX 76262-0961
519448755	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 30 2021 20:52:02	Merrick Bank, Box 9201, Old Bethpage, NY 11804-9001
519448759	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 30 2021 20:52:02	Oollo Card Services, Box 660371, Dallas, TX 75266-0371
519448760	+ EDI: RMSC.COM	Dec 01 2021 01:28:00	PayPal Credit, Box 105658, Atlanta, GA 30348-5658
519448765	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Nov 30 2021 20:31:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
519448766	+ EDI: RMSC.COM	Dec 01 2021 01:28:00	Syncb/Ebay, 4125 Windward Plaza, Alpharetta, GA 30005-8738
519448767	EDI: RMSC.COM	Dec 01 2021 01:28:00	Syncb/Old Navy, BOx 965005, Orlando, FL 32896-5005
519448768	+ EDI: RMSC.COM	Dec 01 2021 01:28:00	Syncb/PayPal, Box 965005, Orlando, FL 32896-5005
519448769	+ EDI: RMSC.COM	Dec 01 2021 01:28:00	Syncb/TJX Co DC, Box 965015, Orlando, FL 32896-5015
519448771	+ EDI: WTRRNBNK.COM	Dec 01 2021 01:33:00	TD Bank USA/Target Credit, NCD-0240, Box 1470, Minneapolis, MN 55440-1470
519448770	EDI: WTRRNBNK.COM	Dec 01 2021 01:33:00	Target Card Services, Box 660170, Dallas, TX 75266-0170
519448774	Email/Text: bankruptcytn@wakeassoc.com	Nov 30 2021 20:31:00	Wakefield & Assoc, Box 50250, Knoxville, TN 37950

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519448757	##	National Bureau Coll Corp, Box 16, Irvington, NY 10533-0016

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

District/off: 0312-2

User: admin

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens